

REMARKS

This application has been carefully reviewed in light of the Official Action mailed September 20, 2007, rejecting claims 1-3. Claims 1-3 have been canceled without prejudice or disclaimer. Claims 4-31 are now added as set forth above, and are now pending in this application. Applicant respectfully submits that no new matter has been added by virtue of these new claims. Applicant respectfully requests reconsideration of the above application and favorable action on all new claims in this application in view of the following remarks.

Claims 1-3 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent Application Publication No. 2002/0116231 to Hele, et al. ("Hele"). Claims 1-3 have been canceled above without prejudice or disclaimer and have been replaced by new claims 4-31, which define the novelty of the present invention with a higher degree of specificity.

New independent claim 4 relates to a method for facilitating communication among at least one participant in an insurance-underwriting process. Applicant respectfully submits that Hele fails to disclose at least one of the distinguishing features of independent claim 4, namely, providing a web-based system for storing and organizing a plurality of data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet and sharing, via the web-based system, the plurality of data among the at least one participant. In addition, Hele fails to disclose that the web-based system comprises a multi-layer, modular architecture and that the at least one participant comprises at least one user, and the web-based system is adapted to restrict the plurality of data accessible to the at least one user based on a plurality of attributes of the at least one user.

Hele discloses a process for selling life insurance to a user over the Internet. Exemplary features include an architecture that provides recommendation of insurance coverage by comparing profile information of the user with underwriting rules of a plurality of insurance carriers. Hele discloses selling a life insurance to a user over the Internet but fails to disclose a web-based system adapted to allow *collaboration* among the at least one participant via the

Internet and sharing, via the web-based system, the plurality of data among the at least one participant as claimed.

In addition, Applicant respectfully submits that Hele is silent with respect to the claimed feature of the web-based system comprising a multi-layer, modular architecture adapted to restrict the plurality of data accessible to a user based on a *plurality of attributes* of the user, as required by new claim 4. In contrast, Hele contains no disclosure whatsoever regarding these claim limitations. For at least this reason, new claim 4 is novel over Hele. Applicant respectfully submits that claim 4 is in condition for allowance.

New independent claim 20 relates to a system for facilitating communication among participants in an insurance-underwriting process. Applicant respectfully submits that Hele fails to disclose at least one of the distinguishing features of independent claim 20, namely, at least one server adapted to host a web-based system for allowing collaboration among participants via the Internet. In addition, Hele fails to disclose that the web-based system comprises a multi-layer, modular architecture and that the participants comprise at least one user, and the web-based system is adapted to restrict the plurality of data accessible to the at least one user based on a plurality of attributes of the at least one user. For similar as stated above with respect to independent claim 4, Applicant respectfully submits that independent claim 20 distinguishes over Hele and is in condition for allowance.

Claims 5-19 and 21-31 depend from, and further restrict, independent claims 4 and 20 in a patentable sense. Therefore, for at least those reasons set forth above with regard to independent claims 4 and 20, dependent claims 5-19 and 21-31 are also novel over Hele and are in condition for allowance.

In view of the above amendment, Applicant respectfully submits that the present application is in condition for allowance. A Notice to that effect is respectfully requested.

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Respectfully submitted,

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